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## **Federal Retirement Benefits® Web – Integrated Solution Employee Access**

Headquarters National Guard Bureau now makes FRB® Web – Integrated Solution, an interactive, self-service Federal (civilian) retirement planning calculator available to all Military Technicians of the Arizona National Guard.

Planning and calculation features included are:

- CSRS/CSRS Offset/FERS retirement annuities (Optional, Early-Out, Disability and Discontinued Service)
- FERS Supplement
- Thrift Savings Plan annuities
- Social Security benefits (both Old Age and Disability)
- Severance Pay
- Projections for long range financial “health”
- On-Line Tutorial for Federal Retirement and Personal Financial Management Literacy
- Financial Benefits Maximizer (FBM) for long range financial planning

Several calculation options are available without assistance or data entry from your State HRO staff as calculation options include:

**Basic Employee Benefits Statement/Quick Estimate:** This menu item provides an option to develop a “Quick Estimate” based on the Service Computation Date (SCD for retirement) without calculations for potential deposits, re-deposits and or military deposits. Additionally, there is an opportunity to develop a comparison of calculations for various types of retirement actions, such as a comparison between Optional Retirement versus Early-Out Retirement and Optional Retirement versus Disability Retirement.

**Detailed Employee Benefit Statement:** This option produces a comprehensive calculation based on the Historical Screens (the Detailed Service and Salary History screens) that were completed by your agency’s human resource staff. This calculation option should include any deposits, redeposits, or military service deposits you may need to make. This option is recommended as the final retirement calculation prior to retirement.

If the HR or Benefits Specialist has not yet entered your service history in FRB® Web, you will be limited to using the Benefits Statement Estimate option. This will provide you with the opportunity to review and compare a basic annuity calculation for optional retirement, disability retirement, early-out retirement, and/or death in service. Please note that this calculation is based only on your Service Computation Date. It does not calculate any deposits, redeposits, and military deposits you may need to make. It can be useful, however, in cases where there were no breaks in your Federal employment. Using the drop-down menu, provide the information requested for your current retirement coverage and the approximate date you may have changed your retirement coverage in the past.

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If an HR or Benefits Specialist has previously entered your detailed service history, you can view your service history. The Detailed Service History screen displays a period-by-period chronology of all your Federal civilian and military service from documents contained in your Official Personnel Folder. The data entered on this screen establishes the vital framework used for subsequent calculations of your Service Computation Dates, total retirement-creditable service, deposits and redeposits, and so on.

**Financial Benefits Maximizer:** Our Financial Benefit Maximizer (FBM) is a financial planning calculator that projects an individual's or family's future financial situation. It calculates the benefits that are needed in order to avoid financial shortfalls for retirement, unexpected premature death of a spouse, disability, or long-term care.

The goal of FBM is to help you evaluate your financial health today as well as in the future so that you can make informed decisions about how you should manage your money. The goal is to achieve a balance among future income, expenses, and financial assets. Income is an annual flow of money that is used to support living expenses and build up assets. Assets are calculated as a lump sum of financial value that converts into income during retirement, disability, or death of a spouse. Disability benefits and life insurance provide replacement income in the event of disability or early death of a spouse.

**On-Line Tutorial for Federal Retirement and Personal Financial Literacy:** This multi-module web-based product provides narrated Power Point presentations and downloadable documentation address the many full range of related issues. It is available 24/7 and recurring access or log on action is encouraged.

- It is a single source of information when employees desire information on their retirement, social security, TSP, life and health insurance, and Medicare benefits. Topics such as the Windfall Elimination Provision and the Government Pension Offset, which are often a mystery to employees, are clearly explained. The Personal Financial Management section assists employees with their financial planning education by focusing on real issues that affect people in their everyday lives for example: establishing a budget and managing debt.
- To meet the needs of a diverse audience, the material on each topic is available in two formats: 1) Voice narrated power point slides that cover the basic information and employee would be expected to need, and 2) downloadable documents covering each subject in greater detail.

Next, the instructions for gaining access to FRB Web – Integrated Solution (Employee Role) are listed:

- Access to the system requires Internet access through an Internet Browser such as Internet Explorer, entering the web site: <https://frb.econsys.com/frbweb/>



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- Each time you enter the site, you need to enter your Username or User ID and your password, and must check the box on the left after reading the statements.
- Here is the sample Username for a Military Technician, referred to as Fred A. Worker with an SSN ending in 1234:

The first two digits are the State Identifier in uppercase alpha digits: AZ

The next five digits are the individual's last name: WORKE

The next single digit is the individual's first letter of their first name: F

The next four digits are the last four numbers of the individual's SSN: 1234

Sample Username: AZWORKEF1234

The password is temporarily established as: none

This code is in all lowercase alpha digits. With the initial log on there is a prompt to change the password.

Please note that three or more incorrect log on attempts will temporarily de-activate the user account. The account can be re-activated by the State HRO FRB Web System Administrator.

Be sure to review the "Resources" Screen for on-line access to the [Users Guide for Employees](#) and for other important information as the screens will appear in this order:

1. The Welcome Screen: Showing your personal data, please verify for correctness and contact HR if there are any discrepancies.
2. The Service History Screen: In most cases this screen will indicate your service history is not entered, however you salary history and basic information is. As you draw closer to retirement, or at your request, an HR representative can enter the data for you.
3. The Benefits Estimate Section: You can choose a Benefits Statement or a Detailed Statement. Until the above mentioned service history is entered, you can only perform the Benefits Statement Estimate.
4. The Scenario Screen: On this screen you can enter in the desires scenarios you wish to calculate. Retirement estimates can be established using a specific retirement date or the earliest date possible date you can receive your Federal annuity. Additional screens for TSP, past TSP fund performance, and projected TSP data is available as well as potential cost for Health and Life Insurance plan(s).

If you have any questions or need assistance with this program, please contact a federal human resource representative at: (602) 629-4834/4818